

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c) Eric J Clayman, Esquire <b>Jenkins &amp; Clayman</b> 412 White Horse Pike Audubon, NJ 08106 (856) 546-9696 Attorney for Debtor	
In Re: Yvette Boyd  debtor	Case No.: 20-10360  Judge: ABA  Chapter: 7

- CHAPTER 7 DEBTOR'S CERTIFICATION IN OPPOSITION TO**  
☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**  
☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned Chapter 13 proceeding hereby objects to the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by  
Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential  
Credit Opportunities Trust V-E, creditor.

A hearing has been scheduled for April 28, 2020 at 10:00 AM

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee, \_\_\_\_\_.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_, creditor

I am requesting a hearing be scheduled in this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled in this matter.

2. I am objecting to the above for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support of attached hereto.
- ☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **explain your answer**): \_\_\_\_\_

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☒ Other (**explain your answer**):

My case was recently converted to a Chapter 7 and the mortgage company has reached out to me directly and has advised me that I am eligible for a loan modification. I ask that no sheriff's sale take place for at least 120 days to allow the loan modification to be completed.

3. This Certification is being made in an effort to resolve the issues raised by the creditor in this motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 4/8/2020      /s/ Yvette Boyd  
Debtor Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

**If this form is not filed the Motion or Certification of Default will be deemed uncontested**